ing all avenues of recovery and to safeguard their interest and enforcement of security within the period of law of limitation, file suits for recovery of outstanding amounts remaining unpaid by the borrowers. Banks also write off certain advances as bad debts only when they are fully satisfied that these advances are ultimately irrecoverable. Thus, the accounts under default are kept under constant watch and review to safe-guard the interest of the banks. Recently, the recovery of debts due to banks and Financial Institutions Act 1993 has been enacted for expeditious adjudication and recovery of debts due to banks and for matter connected therewith or incidental thereto.

Rural credit of NABARD

2139. SHRI SUNDER SINGH BHANDARI: Will the Minister of FINANCE be pleased to state:

(a) what are the reasons for which only 5 per cent of rural credit of NABARD goes to crop loans;

(b) which are the external influences affecting rural lending in the country;

(c) whether Government have considered sharing the responsibility of financing by banks; and

(d) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR. ABRAR AHMED) (a) to (d) National Bank for Agriculture and Rural Development (NABARD) have reported that nearly 50 per cent of the refinance disbursed by them has gone for financing crop loans during the last two years as indicated below:—

(Rs. in crores)

Year	Total refinance sanctioned	Of which crop loans	Total disbursements	Of which crop loans
1991-92 . . .	6530.64	3513.57 (53.8)	5140.15	2576.50 (50.1)
1992-93 . . .	7713.99	3753.42 (43.6)	6087.65	3030.47 (49.8)

(Figures in brackets indicate percentage)

The Co-operatives which are the major purveyors of rural credit have been affected on account of increasing loan delinquency, non-viability of credit institutions more particularly at the grass-root level. NABARD is extending loans to State Governments for contributing to the share capital of Co-operative Credit Institutions to strengthen their borrowing power and increase the loans business. It has also relaxed its eligibility norms/ operational disciplines for sanction of seasonal Agricultural Operations (SAO) loans in order to maintain the credit flow.

Pay fixation of field Supervisions of Rural Banks

2140. SHRI ASHIS SEN: Will the Minister of FINANCE be pleased to state:

(a) whether the Regional Rural Banks have allowed the pay fixation of field Supervisons in Madhya Pradesh keeping in view the revised pay-scale of Veterinary Extension Officer of Madhya Pradesh as advised by NABARD on 28th March, 1993; and